



# Peoples Bank of Jamestown

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D. P. Roman

September 20, 2005

FDIC

San Francisco Regional Office  
Director John F. Carter  
25 Jessie Street at Ecker Square  
Suite 2300  
San Francisco, CA 94105

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Dear Mr. Carter,

I am a community banker in a small rural town in Mid-Missouri. Our town is a bedroom community to Jefferson City, and Columbia which both have Wal-Mart stores with Columbia having multiple locations. If Wal-Mart is allowed to form an ILC and that in turn becomes a bank, small banks like mine will no longer exist. We will be like all of the locally owned mom and pop shops that Wal-Mart has put out of business. We will not be able to compete and the people that will get hurt are our customers that know us and depend on us to meet their needs even if that is a \$200.00 loan until pay day.

The separation of commerce and banking is what has made the banking industry strong, and we don't need a nationwide discount store becoming a nationwide to big to fail discount bank. Please think about the community banks across the county as you make your decision and do not let Wal-Mart get into the banking world.

Sincerely,

Scott Snyder  
Asst. Vice President